

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan
Serial No.: 10/046,945
Filed: 01/14/2002
Title: AUTOMATED LOAN RISK ASSESSMENT SYSTEM AND METHOD

Examiner: Graham, Clement B
Art Unit: 3696

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

Sir:

This is a response to the outstanding Office Action dated July 22, 2009, on the above-identified application. The time period for response is extendible to and including January 22, 2010.

Listing of the Claims begins on page 2 of this response.

Applicants' Remarks begin on page 17 of this response.